

FRESNO COUNTY – PLANNING & RESOURCE MANAGEMENT DEPARTMENT  
Community Development Division – Affordable Housing Program  
LOAN APPLICATION

| APPLICANT INFORMATION   |                      |  |                     |                                  |                      |      |                          |               |               |  |
|---|----------------------|--|---------------------|----------------------------------|----------------------|------|--------------------------|---------------|---------------|--|
| Address of home to be rehabilitated   |                      | Street:                                  |                     | City:                            |                      | Zip: |                          | APN if known: |               |  |
| Mailing Address Of Applicant:   |                      |  |                     | City:                            |                      | Zip: |                          | Phone No.:    |               |  |
| Describe the rehabilitation work and Improvements you want done on your home: _____   |                      |  |                     |                                  |                      |      |                          |               |               |  |
|   |                      |  |                     |                                  |                      |      |                          |               |               |  |
|   |                      |  |                     |                                  |                      |      |                          |               |               |  |
|   |                      |  |                     |                                  |                      |      |                          |               |               |  |
|   |                      |  |                     |                                  |                      |      |                          |               |               |  |
| Name of applicant   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Calif. Driver's Lic. No. |               |               |  |
| Name of co-applicant  | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Calif. Driver's Lic. No. |               |               |  |
| List all people that are dependant upon the applicant or co-applicant for financial support. Dependants need not be living in same house. | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
|   | Name:                |  |                     | Date of Birth:                   | SSN                  |      | Receives income?         | Yes:          | No:           |  |
| EMPLOYMENT AND FINANCIAL INFORMATION  |                      |  |                     |                                  |                      |      |                          |               |               |  |
| Name of Applicant's Employer:   |                      |  |                     | Name of Co-Applicant's Employer: |                      |      |                          |               |               |  |
| Street:   |                      |  |                     | Street:                          |                      |      |                          |               |               |  |
| City:   |                      | Phone No.:                               |                     | City:                            |                      |      | Phone No.:               |               |               |  |
| Source of Income  |                      | Applicant                                |                     |                                  | Co-Applicant         |      |                          |               |               |  |
|   |                      | Monthly Income                           |                     | Annual Income                    | Monthly Income       |      | Annual Income            |               |               |  |
| Income from employment wages, salary, etc.  |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Social Security   |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| T.A.N.F.  |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Unemployment Benefits   |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Veterans Benefits   |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Retirement Earnings   |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Disability Benefits   |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Child Support and/or Alimony  |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| Other Earnings  |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| TOTAL EARNINGS  |                      | \$                                       |                     | \$                               | \$                   |      | \$                       |               |               |  |
| BUILDING INFORMATION  |                      |  |                     |                                  |                      |      |                          |               |               |  |
| Square footage of house – Do not count garages or carports:   |                      |  | Number of bedrooms: |                                  | Number of bathrooms: |      | Private water well       |               | Septic system |  |
|   |                      |  |                     |                                  |                      |      | Public water system      |               | Public sewers |  |
| Approximate age of home:  | Year home Purchased: | Do you have fire insurance on your home? |                     | Agent's Name:                    |                      |      |                          | Phone No.     |               |  |
| Amount you originally Paid for home:  |                      |  |                     | Insurance Co. Name:              |                      |      |                          | Policy No.    |               |  |
|   |                      | Yes                                      | No                  |                                  |                      |      |                          |               |               |  |

| HOUSEHOLD EXPENSES   |                 |                |
|--|-----------------|----------------|
| Type of Expense  | Applicant       |                |
|  | Monthly Expense | Annual Expense |
| Home Loan Payments   | \$              | \$             |
| Utilities including water, sewer, gas, electric                      | \$              | \$             |
| Property Taxes   | \$              | \$             |
| Home fire and Liability Insurance                                    | \$              | \$             |
| Child Support/Alimony paid   | \$              | #              |
| Automobile   | \$              | \$             |
| Automobile   | \$              | \$             |
| Other  | \$              | \$             |
| Other  | \$              | \$             |
| Total Expenses   |                 |                |
| CalHome Asset Section – Attach Form #168 to back of loan application |                 |                |

| OUTSTANDING LOANS AND LONG TERM DEBT   |                              |  |   |                                  |          |
|--|------------------------------|--|---|----------------------------------|----------|
| Existing Primary Home Mortgage (if any)  |                              |  | Existing Secondary Home Mortgage (if any) |                                  |          |
| Name of Mortgage Company   |                              |  | Name of Mortgage Company                  |                                  |          |
| Street Address   |                              |  | Street Address                            |                                  |          |
| City   | State                        | Zip Code   | City                                      | State                            | Zip Code |
| Loan Number  | Balance remaining on loan \$ |  | Loan Number                               | Balance remaining on loan \$     |          |
| Have you ever filed for bankruptcy? [ ] No [ ] Yes<br>If you have, what year did the bankruptcy occur?   |                              | Have you ever been involved in a lawsuit which you had to pay damages? [ ] No [ ] Yes<br>If you have, what year did the lawsuit occur? |   |                                  |          |
| Are you a co-endorser of any outstanding loans made by other people? [ ] No [ ] Yes<br>If you are, who are you co-signing for, who is the loan with and what is the outstanding balance of the loan? |                              |  |   |                                  |          |
| Name of person<br>You are co-signing for   |                              | Name of<br>Lending Agency  |   | Amount of<br>Outstanding Loan \$ |          |

| AUTHORIZATION TO INSPECT PROPERTY   |                                      |
|---|--------------------------------------|
| Borrower(s) hereby authorize the Community Development Division of the Fresno County Planning & Resource Management Department to make one or more inspections of the project site to determine the extent of work required to bring the structure up to minimum housing standards. Borrower(s) also understand that should Borrower(s) not obtain a loan from the County's Affordable Housing Program that Borrower(s) will be responsible to correct any hazardous conditions that may be discovered. | Acceptance by Applicant (Initial)    |
|   | Acceptance by Co-Applicant (Initial) |

| ACKNOWLEDGEMENT AND ACCEPTANCE OF VOLUNTARY RELOCATION  |                                      |
|---|--------------------------------------|
| Borrower(s) agree to voluntarily move out of the home should it become necessary because of construction paid for in part (or whole) by a loan from the County's Housing Assistance Program. Borrower(s) understand and accept that the County will not provide any relocation benefits if such relocation is necessary. Borrower(s) further understand and accept that any such relocation shall be accomplished without the assistance of the County. | Acceptance by Applicant (Initial)    |
|   | Acceptance by Co-Applicant (Initial) |

| FEDERAL EQUAL CREDIT OPPORTUNITY ACT  |                                      |
|---|--------------------------------------|
| The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit application on the basis of sex, marital status, race, color, religion, national origin, age (provided that the applicant has the capacity to contract), receipt of income from a public assistance program, and the good faith exercised of rights under the Consumer Credit Protection Act. Compliance with this law is enforced by the Federal Trade Commission, Washington, D.C. 20580. |                                      |
| Income received as alimony, child support or separate maintenance need not be revealed by you unless you choose to rely on such sources to qualify for the loan. Income from these sources, as well as any other source, including part-time or temporary employment will not be discounted by this lender; However, careful consideration will be given to the stability and probable continuity of any income you disclose.   | Acceptance by Applicant (Initial)    |
|   | Acceptance by Co-Applicant (Initial) |
| Borrower(s) have read and understand the foregoing and acknowledge receiving a copy of it.  |                                      |

STATE OF CALIFORNIA FAIR LENDING NOTICE

Under the Housing Financial Discrimination Act of 1997, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on: 1) Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood), except to a limited extent necessary to avoid an unsafe and unsound business practice, or 2) Race, sex, color, religion, marital status, national origin, or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, whether or not such composition is undergoing changes or is expected to undergo change.

If you wish to file a complaint, or if you have any questions about your rights, contact:

Department of Real Estate, 107 S. Broadway, Room 8107, Los Angeles, CA 90012; or  
Department of Real Estate, 185 Berry Street, Room 5816, San Francisco, CA 94107

Acceptance  
by Applicant  
(Initial)  
Acceptance  
by Co-Applicant  
(Initial)

Law requires that, if you file a complaint, you must receive a decision from the State within 30 days.

ACKNOWLEDGEMENT OF LOAN CONDITIONS

- Borrower(s) agree to submit did proposals, plans, specifications, and all related documentation within 30 days of written notification by the County that Borrower(s) loan application has been approved.
- Borrower(s) acknowledge Fresno County will review and approve submitted bid proposals for cost reasonableness and ensure scope of work meets HUD/HOME regulations. Borrower(s) further understand Fresno County will provide written notification of approval.
- Borrower(s) agree to be available to execute an agreement with contractor and sign loan and other required documents at a time determined by the County and Borrower(s).
- Borrower(s) acknowledge the signing of these documents will occur within 10 working days from the County's notification that Borrower(s) bid proposal has been approved.
- Borrower(s) agree to commence construction within 20 days after receipt of notice to proceed.
- Borrower(s) acknowledge Fresno County will schedule a sign-up meeting at County office at which time Borrower(s) will sign the agreement with contractor and other related loan documents. Borrower(s) further understand Fresno County will notify Borrower(s) by phone of the scheduled sign-up meeting.
- Borrower(s) acknowledge Fresno County will set-up Borrower(s) loan account upon completion of the above listed conditions.
- Borrower(s) acknowledge Fresno County reserves the right to rescind Borrower(s) loan at any time upon Borrower(s) failure to comply with the above listed conditions. Borrower(s) further understand Fresno County will provide written notification of such termination of Borrower(s) loan.
- Borrower(s) acknowledge and agree that the loan requested by this application will be secured by a deed of trust on the property described herein.
- Borrower(s) acknowledge and agree that the property will not be used for any illegal or prohibited purpose or use.
- Borrower(s) acknowledge and agree that all statements made in this application are made for the purpose of obtaining the loan indicated herein.
- Borrower(s) acknowledge that verification or reverification of any information contained in the application may be made at any time by the County either directly or through a credit reporting agency, from any source named in this application, and that the original copy of this application will be retained by the County, even if the loan is not approved.
- Borrower(s) acknowledge and agree that the County will rely on the information contained in the application and Borrower(s) have a continuing obligation to amend and or supplement the information provided in this application if any of the material facts which Borrower(s) have represented herein should change prior to closing.
- Borrower(s) acknowledge and agree that in the event Borrower(s) payments on the loan indicated in this application become delinquent, the County may in addition to all their other rights and remedies, report Borrower(s) name(s) and account information to a credit reporting agency.
- Borrower(s) acknowledge and agree that the County makes no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

CERTIFICATION

CERTIFICATION: Borrower(s) certify that the information provided in the application is true and correct as of the date set forth opposite Borrower(s) signature(s) on this application and acknowledge Borrower(s) understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United State Code, Section 1001, et. seq. and liability for monetary damage to the County and any other person who may suffer any loss due to reliance upon any misrepresentation which Borrower(s) have made on this application.

Applicant Signature

Date

Co-Applicant Signature

Date

COMMUNITY DEVELOPMENT USE - DO NOT WRITE BELOW THIS LINE

|   |   |                     |                          |  |      |
|---|---|---------------------|--------------------------|--|------|
| PROJECT REPORTING DATA                        |   |                     | Application<br>Taken by: |  | Date |
| FHH [ ]                                       | Handicap [ ]                                      | Target Area:<br>No. |                          |  |      |
| Ethnicity of Head of Household                |   |                     |                          |  |      |
| <input type="checkbox"/> Black (Non-Hispanic) | <input type="checkbox"/> White (Non-Hispanic)     |                     |                          |  |      |
| <input type="checkbox"/> Hispanic             | <input type="checkbox"/> Asian (Pacific Islander) |                     |                          |  |      |
| <input type="checkbox"/> Native American      |   |                     |                          |  |      |

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